

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) defines the City of Columbia as an “entitlement community.” As an entitlement community, the City of Columbia receives an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnerships program funding. In the five years leading up to the FY 2022 allocation, CDBG allocations have ranged from \$890,869 to \$1,023,471, and HOME has ranged from \$435,421 to \$651,319. The City of Columbia is required to submit an Annual Action Plan identifying community needs and funding priorities in order to receive annual funding.

The City of Columbia also values the importance of strategic planning when implementing the use of public funds and developed the 5-year strategy, known as the 2020-2024 Consolidated Plan, in 2019 with extensive public engagement. This Annual Action Plan is for program year 2022 (third year of the plan) and will become effective retroactively to January 1, 2022. CDBG funding allocations were \$1,014,077 and HOME allocations were \$630,924. The City of Columbia also received two additional CDBG funds in FY 2020 under the Coronavirus Aid, Relief, and Economic Security Act (CARES) and additional HOME funds in FY 2021 under the American Rescue Plan (HOME-ARP) and will be expending these funds on projects related to COVID-19 recovery efforts through FY 2023. The Columbia City Council added a further \$1.5 million in excess reserves to supplement the CDBG-CV3 (CARES Act CDBG, Round 3), to be administered by Public Health and Human Services and the Housing Programs Office. The increased funding levels will result in additional staffing needs and program output over the next 3-5 years.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The 2022 Annual Action Plan seeks to make impacts in four areas: affordable housing; economic and workforce development; neighborhood revitalization and stabilization; and community facilities. Within the HOME program, which is an affordable housing grant, the city targets funding to homeownership assistance; production and preservation of owner-occupied housing; rental production; and tenant-based rental assistance.

The City of Columbia undertook a significant public input and planning process during the 18 months leading to the submission of its 2020-2024 Consolidated Plan. Public input was obtained through the fair housing task force, community focus groups, large public engagement gatherings, neighborhood association meetings, citizen surveys and public hearings. The objectives and outcomes identified in the plan are a direct result of priority needs identified by the public. Citizens were asked to identify priority needs in five categories including affordable housing, economic and workforce development, neighborhood revitalization and stabilization and community facilities. The City also obtained significant public input in FY 2020 to address growing needs resulting from the COVID-19 Pandemic. Additional input included surveys, informational sessions and virtual public engagement.

All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan includes 16 production goals (deliverables) to ensure the most critical needs or highest priority needs are being addressed. The City of Columbia identified the following 16 production goals or objectives as a part of the 2015-2019 Consolidated Plan:

1. Complete comprehensive rehabilitation to 54 owner-occupied housing units.
2. Provide direct homebuyer assistance to 100 eligible households.
3. Homebuyer education and counseling to 155 new homebuyers.
4. Complete construction of 15 new affordable owner-occupied homes.
5. Provide development financing for 16 affordable rental-housing units funded through the Missouri Housing Development Commission.
6. Complete accessibility improvements to 142 existing housing units.
7. Provide tenant based rental assistance to 100 households.
8. Provide vocational training to 63 participants.
9. Provide technical assistance to 15 business start-ups.
10. Provide 26 loans to existing small businesses for job retention.
11. Complete the construction of 3 sidewalk projects.
12. Complete the construction of one public storm water sewer project.
13. Complete the demolition and acquisition of 10 vacant and dilapidated buildings.
14. Provide exterior code enforcement on 325 homes within the Neighborhood Response Team (NRT) Area.
15. Fund the construction, renovation, expansion or acquisition of 3 public facilities and improvements.
16. Fund the construction, renovation, expansion or acquisition of 1 public facility serving homeless populations.

Services for Independent Living	Accessibility modifications	\$95,000
City of Columbia	Home rehabilitation program	\$61,543.14
City of Columbia	Fair housing counseling	\$3,000

Job Point	Vocational training	\$150,000
Central Missouri Community Action	Technical assistance to businesses	\$55,000
Grade A Plus	Youth services - facilities	\$45,000
Kidz INK (Investing in Knowledge)	Youth services - facilities	\$45,000
City of Columbia	Acquisition and demolition program	\$50,000
City of Columbia	Code enforcement	\$20,000
Columbia Housing Authority	Blind Boone Center renovations	\$56,700
Central Missouri Community Action	Construction of early childhood building	\$75,000
Columbia Center for Urban Agriculture	Construction and renovation	\$100,000
Voluntary Action Center	Land acquisition homeless campus	\$75,300
City of Columbia	Administration	\$100,000
City of Columbia	Planning	\$82,533.86
Total		\$1,014,077

Table 1 - FY 2022 CDBG Funding Allocations for Annual Goals are as follows:

Organization	Activity	Funding Amount
City of Columbia	Homeownership Assistance Program	\$123,193
Community Housing Development Organizations	15 percent set-aside for qualifying CHDOs	\$94,638.60
City of Columbia	Home rehabilitation program	\$25,000
Central Missouri Community Action	Construction of a new single-family home	\$120,000
Central Missouri Community Action	Construction of a new four-bedroom single-family home	\$205,000
City of Columbia	Administration	\$63,092.40
Total		\$630,924

Table 2 - FY 2022 HOME Funding Allocations for Annual Goals are as follows:

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City is maintaining programs it has historically operated and adjusted funding priorities to match annual priority needs identified by the public and the annual request for proposals process. Estimated costs are also associated with each production goal to ensure that goals are realistic and achievable. This plan focuses on the most critical community needs identified by the public. The FY 2021 CAPER identified the following programs as “under-performing” (tracking behind schedule) in relation to 5-year goals identified within the 2020-2024 Consolidated Plan:

- Acquisition & Demolition Program
- Owner-Occupied Rehabilitation Program
- New Rental Construction & Rehabilitation
- Homeless Facility Improvements

Two houses were demolished in FY2021 whereas three per year is the average for the 5-year plan goal of 15. The FY 2022 Plan includes funding for the Acquisition & Demolition Program. The FY 2022 Plan also includes \$50,000 for the Owner-Occupied Rehabilitation Program and staff anticipates increased production of three completed rehabilitation projects in FY 2022. The FY 2022 does not include funding for any rental production projects or rental rehabilitation projects. No proposals were received in those categories; however, the Housing Authority of Columbia did receive \$2 million in HOME-ARP funds out of the city's \$2.1 million allocation of HOME-ARP funds to build 24 affordable rental units. City staff will continue to work to identify additional opportunities for FY 2022 funding to assist rental construction or rehabilitation projects. Progress has been made toward a homeless facility (projected by the 5-year plan to serve 50 homeless individuals); the City partially funded land acquisition for a homeless services campus with \$75,300 in CDBG and the City Council set aside \$75,000 in excess city reserve funds for a homeless facilities planning process.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The FY 2022 program year citizen participation process included work with the City Council-appointed Housing and Community Development Commission to review processes and procedures; a hearing on community development needs on May 19, 2021 that was convened by the commission; two hearings on proposals for the use of FY2021 CDBG and HOME funds; a public meeting to decide on the commission's recommendations; and the inclusion of the CDBG and HOME recommendations in the public hearings on the FY 2022 city budget (presented August 16, 2021). As there were not enough initial proposals to use the full allocation of FY2022 HOME funds, the Commission convened in December 2021 and conducted a hearing on two proposals to use \$205,000 in HOME funds and recommended that that sum be allocated to Central Missouri Community Action to support construction of an affordable four bedroom home.

In the spring of 2021 Housing Programs staff and the Housing and Community Development Commission collaborated on revisions to the citizen survey. The survey collected 240 responses which were used by commissioners, together with the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice to inform their ratings of proposals received for use of the CDBG and HOME funds. Prior to receiving proposals, the commission reviewed their ratings forms and made suggestions for changes. The most significant area of change in 2021 was the addition of ratings criteria to recognize diversity and inclusion among sub-recipients.

The City of Columbia conducted a citizen participation and consultation process in developing the FY 2022 plan that included public hearings, public surveys, and informational sessions. Housing Programs Division staff conducted a detailed consultation process with 36 local agencies in 2021-2022 to develop the HOME-ARP Allocation Plan, which was adopted by amendment of the 2021 Annual Action Plan in FY 2022. Twelve agencies provided detailed narrative responses to a questionnaire; a theme that emerged

from these consultations was the need for affordable housing for persons of very low income as a deterrent to homelessness.

The Housing and Community Development Commission (HCDC) held two public hearings in 2021 and deliberated its funding recommendations at a third meeting to develop recommendations for the FY 2022 Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were public comments received from nine persons at the Housing and Community Development Needs Public Hearing held on March 19, 2021. Nine persons spoke, including representatives of non-profits working in child development, workforce training, public housing, services for the homeless, and food security; and a person who identified them self as a survivor of homelessness. The Community Development Commission asked clarifying questions with each presenter. The City of Columbia conducted a public survey on CDBG and HOME priorities. Approximately 240 responses were received from the surveys. Other individuals made public comments at earlier Housing and Community Development Commission meetings during general comments of the public.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments or views were not accepted.

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	COLUMBIA	Community Development Department
HOME Administrator	COLUMBIA	Community Development Department

Table 3 – Responsible Agencies

Narrative (optional)

The City's Community Development Department (CDD), Housing Programs Division is the lead agency responsible for coordinating the development of the Consolidated Plan and Annual Action Plans. The CDD is also responsible for providing guidance and policy direction for the implementation of eligible programs that support overall strategies for affordable housing and community development activities.

Consolidated Plan Public Contact Information

Timothy Teddy (on an interim basis – Housing Programs Manager position currently vacant)

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Columbia, Housing Programs Division conducted a comprehensive public engagement effort to ensure the 2020-2024 Consolidated Plan was informed by members of the public, local service providers, other departments, other local government entities and other local organizations. The consultation process consisted of oversight and guidance from the Housing and Community Development Commission, technical analysis from the Fair Housing Task Force, as well as several public engagement forums and public hearings. Housing Programs staff also met individually for additional consultation from neighborhood associations, members of the public, local organizations and other community stakeholders. Significant levels of stakeholder input was also taken in throughout FY 2020 to assist with response and recovery efforts to address the COVID-19 Pandemic. Two additional annual surveys and 10 virtual public engagement meetings were held throughout FY 2020. This additional stakeholder input assisted in informing the FY 2022 Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The Functional Zero Task Force, comprised of City of Columbia staff and multiple human services, healthcare, and housing providers, convenes every two weeks to case conference people experiencing homelessness into permanent housing, prioritizing those of highest risk first. The Functional Zero Task Force is working to improve rental property owner participation in the housing voucher program. A survey of rental property owners indicated that the number of participating landlords has been falling.

The City of Columbia provides and purchases a variety of services to shorten, end, and prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing.

The Housing Programs Division is administering \$673,000 in CDBG-CV3 (CARES Act CDBG-coronavirus round three) funds for emergency housing, food security, homelessness relief, education and childcare access, and vocational training to persons affected by the COVID-19 Pandemic in 2020 and is administering \$975,000 in city-funded agreements to address the same needs.

The City Municipal Court operates a community support docket to divert persons experiencing homelessness and veterans from the justice system by linking these persons with healthcare, human services, and housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Columbia provides and purchases a variety of services to prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these vouchers, including additional vouchers received directly from HUD in FY 2021 as part of the American Rescue Plan, to help provide more assistance to households with housing insecurity or lack of housing.

Boone County has implemented the use of a brief mental health screener at jail intake, increasing our understanding of mental health needs at the individual and populations levels. The City of Columbia and Burrell Behavioral Health have partnered to create a Community Mental Health Liaison position dedicated to Boone County, to be housed in the Columbia Police Department.

In response to the COVID-19 pandemic, over \$450,000 in federal and local pandemic relief funds were allocated for needs related to homelessness (emergency shelter expansion; drop-in shelter; transitional housing; winter shelter and homeless services center planning). The Housing Programs Division also administered \$220,000 in CDBG-CV round 3 funds for emergency rent assistance to households economically affected by the COVID-19 Pandemic in FY 2021. The City Council also approved \$381,500 in excess reserves for emergency rent and utility assistance to be administered by the city Department of Public Health and Human Services (PHHS). Finally, in FY 2021 PHHS put out a request for proposals for homeless facility planning. The contract was awarded to the housing authority which put together a coalition of partners to perform the study.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Columbia is not a formula-based grant recipient of Continuum of Care funding, or what HUD classifies as an “entitlement” jurisdiction, therefore local organizations apply through funds allocated to the “Balance of State.” The Missouri Housing Development Commission (MHDC) administers all Continuum of Care funds in Columbia. MHDC currently contracts directly with local organizations for implementing Continuum of Care funding. The City of Columbia works closely with all recipient organizations through the Basic Needs Coalition for point in time counts of homeless populations. The City of Columbia also works closely with the Functional Zero Task Force for coordinated entry of homeless populations.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 4 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING AUTHORITY OF THE CITY OF COLUMBIA
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Public Housing Authority was consultant directly to ensure its 5 year plans were also in alignment with the City of Columbia. Consultation included in person meetings with leadership, representation on the Fair Housing Task Force, as well as invitation and participation at Consolidated Plan public engagement events. The CHA CEO was also a lead presenter for the Consolidated Plan Affordable Housing Public Engagement event and presented public housing needs and planned projects for 2020-2024.
2	Agency/Group/Organization	SERVICES FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation included in person meetings with leadership, presentation to Housing and Community Development Commission, as well as invitation and participation at Consolidated Plan public engagement events.
3	Agency/Group/Organization	BOONE COUNTY GROUP HOMES AND FAMILY SUPPORT
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boone County Family Resources was directly consulted regarding future resource needs, as well as through the public engagement events to determine community wide goals.

4	Agency/Group/Organization	Central Missouri Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CMCA was consulted directly, as well as through public engagement forums. CMCA's primary services are through Head Start and a variety of anti-poverty programs. The anticipated outcome will be increased coordination for reducing the impact of poverty on low income households, as well as increased coordination for CHDO funded affordable housing projects.
5	Agency/Group/Organization	JOB POINT
	Agency/Group/Organization Type	Housing Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through in person conversation with the Executive Director and board members, as well as through public engagement events. The anticipated outcomes will be greater service coordination between low income employment services activities and City programs, as well as coordination and planning of housing development activities.
6	Agency/Group/Organization	Boone County
	Agency/Group/Organization Type	Services-Children Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through in person conversation with the Boone County Community Services Department Director for planning the Homelessness public engagement event. The anticipated outcomes will be greater service coordination between the City and the County in planning how to address homelessness.
7	Agency/Group/Organization	REDI
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders

	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through individual meetings with the President, as well as a presentation to the Board of Directors. The anticipated outcomes include greater collaboration between CDBG funded projects and REDI efforts, as well as a greater awareness to the importance of workforce housing and alignment economic development efforts.
8	Agency/Group/Organization	Columbia Public Schools
	Agency/Group/Organization Type	Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted by including CPS Administration within the Emergency Support Function 14 Long Term Recovery Team coordinated by the Housing Programs Division.
9	Agency/Group/Organization	Columbia Apartment Association
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted directly by providing a position on the Fair Housing Task Force, as well as direct outreach to public engagement forums. One area of improve coordination is anticipated to be with housing services to households with disabilities.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Columbia did not exclude any specific group from being consulted, however efforts were made to ensure consultation of individuals and groups most closely aligned with implementing goals within the plan, as well as low to moderate income groups most directly impacted by goals within the plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Missouri Housing Development Commission	MHDC oversees Continuum of Care funding granted to local organizations. The City of Columbia works with each of the grantees through the Basic Needs Coalition and Functional Zero Task Force to coordinate services for homeless populations.
Comprehensive Plan	Community Development Department	The Consolidated Plan will address several goals, objectives and actions items of the City Comprehensive Plan including the following: Encourage universal design and practices for aging in place. Promote construction of affordable housing. Promote homeownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options.
PHA Plan	Columbia Public Housing Authority	Providing funding to support CHA with tenant-based rental assistance. Aligning funding and redevelopment efforts with applications to MHDC.

Table 5 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Columbia continually reviews each of the plans to ensure good alignment with the City's Consolidated Plan.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Columbia Housing Programs Division conducted public hearings, a survey, and a pre-application workshop in FY 2021 to help inform the formation of the FY 2022 CDBG and HOME Annual Action Plan. The public hearings consisted of a housing and community development needs hearing in May of 2021 to begin the process of identifying priorities for forming the annual action plan. The survey included 15 questions by which respondents rated the priority of the goals in the 2020-2024 Consolidated Plan as low, medium or high priority; nine questions asked the respondents to provide demographic information to enable evaluation of the sample. The pre-application workshop was designed for prospective applicants; newcomers were welcome to attend. The Housing Programs Division planned but - due to staff turnover - did not execute a series of Consolidated Plan “check-in” sessions to discuss possible mid-stream amendments to the Consolidated Plan in response to the COVID 19 pandemic. This discussion will be renewed in planning the FY2023 calendar.

The separate process for the CDBG-CV round 3 funds led to additional contributions from the city’s general fund by the City Council. Due to the COVID-19 Pandemic, City staff also organized approximately 8 virtual public engagement meetings throughout 2020 to help gain additional insight to local affordable housing and community development needs resulting from the pandemic. The virtual public engagement and surveys as it related to the COVID-19 pandemic led to Housing and Community Development Commissioner support for additional resources and technical assistance for local non-profits needing resources to support their operational and facility costs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Approximately 18 persons attended, representing Grade A Plus, Job Point, a survivor, homelessness survivor, Housing Authority of Columbia (CHA) Voluntary Action Center (VAC), the Columbia Interfaith Resource Center (CERC), Columbia Center for Urban Agriculture (CCUA), and Kids Ink.	Eight of the several attendees spoke. Comments focused on the need for community facilities and programs for youth; job training and high-school equivalency needs; the need for affordable and transitional housing; the case for a homeless campus combining shelter and supportive services; public housing vouchers; food security and disparities in access to fresh food.	None.	
2	Public Meeting	Non-targeted/broad community	40 attendees from a broad cross section of the community including neighborhood leaders, civic organizations and the public.	General feedback concerning the impacts of the COVID-19 Pandemic. Priority needs included rent assistance, food security, and childcare and small business assistance.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Surveys	Non-targeted/broad community	240 survey responses were received from the Annual Housing and Community Development Needs Survey. Also, 226 survey responses from the first COVID Response survey and 300 surveys responses received from the 2nd COVID response survey.	A majority of respondents rated owner-occupied housing rehabilitation; homeownership assistance; construction of new affordable housing units; rental housing vouchers; and a 24-hour homeless services center as high priority. Rent assistance, food security, childcare, and small business assistance were identified as priorities in the 2nd COVID survey.	None.	
4	Public Hearing	Non-targeted/broad community	Presentation of proposals for FY 2021 CDBG and HOME funding	Presentation of proposed projects and activities from the Community Development Department; Columbia Center for Urban Agriculture; Job Point; Kidz Ink; Voluntary Action Center; Services for Independent Living; Diggs Meat Packing LLC (public sidewalk); Central Missouri Community Action; Housing Authority of Columbia; and Grade A Plus.	None. All comments accepted. One proposal later ruled ineligible (for-profit organization).	
5	Public Hearing	Non-targeted/broad community	Council meeting attendance at general meeting for FY 2022 Annual Action Plan Public Hearing		None.	

Table 6 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Columbia has been awarded \$1,014,077 in CDBG funds for FY 2022 and \$630,924 in HOME funds for FY 2022. The City of Columbia also estimates receiving \$37,337 in HOME program income for FY 2022.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,014,077	0	0	1,014,077	0	Annual CDBG funds and estimated program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	630,924	37,337	0	668,261	0	Annual HOME funds and estimated program income.

Table 7 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City's federal funds will leverage a significant amount of additional private, state and local resources. The City estimates that its new construction and infill redevelopment efforts will leverage approximately \$2,000,000 in development financing and over \$1,000,000 in additional homebuyer financing. Local City development policies also fully subsidize permit and development fees for city-assisted affordable housing, which will leverage up to an addition \$25,000 in FY 2022. The City's Homeownership Assistance Program is also anticipated to leverage close to \$15,000,000 in private financing for first-time homebuyers. City HOME funds allocated within the FY 2022 Annual Action Plan for Columbia Center for Urban Agriculture Welcome Center will leverage public and private contributions.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City anticipates donating additional land at 6 Fourth Avenue, 903 Garth Avenue and 603 N. 4th Street for the development of affordable housing upon clearing each title.

The city owns just under an acre of vacant land near the Lynn Street Cottages, CHA Oak Towers complex and the planned CHA Kinney Point affordable housing project which may be donated to serve as permanent open space for the neighborhood.

The City has donated 1.3 acres of land located on N. 8th Street and near the Business Loop for development of 10 affordable owner-occupied homes. 8 of the 10 lots for this development have been donated to local non-profit development organizations to redevelop affordable owner occupied housing. This City has planned to donate the remaining two lots to continue completion of the project.

Discussion

The City intends to utilize annual resources, leveraged resources and publicly-owned land to assist further the development of affordable housing.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 8 – Goals Summary

Goal Descriptions

1	Goal Name	Home Rehab & Energy Efficiency Program
	Goal Description	
2	Goal Name	Homeownership Assistance
	Goal Description	
3	Goal Name	Housing Counseling and Education
	Goal Description	
4	Goal Name	New Home Construction
	Goal Description	

5	Goal Name	Rental Unit Construction or Rehabilitation
	Goal Description	
6	Goal Name	Ramp and Home Accessibility Modifications
	Goal Description	
7	Goal Name	Rental Vouchers for Homeless Populations
	Goal Description	
8	Goal Name	Vocational Training
	Goal Description	
9	Goal Name	Small Business Development & Technical Assistance
	Goal Description	
10	Goal Name	Acquisition & Demolition Program
	Goal Description	
11	Goal Name	Code Enforcement
	Goal Description	
12	Goal Name	Public Facilities and Improvements
	Goal Description	
13	Goal Name	CDBG Administration and Planning
	Goal Description	
14	Goal Name	HOME Administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Columbia will be undertaking projects as outlined within the 2020-2024 Consolidated Plan and as identified through the City's annual CDBG and HOME RFP process.

Projects

#	Project Name
1	Home Rehab & Energy Efficiency Program
2	Homeownership Assistance
3	Housing Counseling and Education
4	New Home Construction CHDO and HOA ND
5	Ramp and Home Accessibility Modifications
6	Vocational Training
7	Small Business Development & Technical Assistance
8	Acquisition and Demolition Program
9	Code Enforcement
10	Public Facilities and Improvements
11	CDBG Administration
12	CDBG Planning
13	Home Administration

Table 9 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

These allocation priorities were identified through the Housing Programs Division annual RFP process; housing and community development needs survey, public engagement forum feedback and Commissioner rating of each application. Improved shelter and public facility space for homeless populations has been identified as an underserved need, however planning and feasibility analysis of a viable site and plan has been a barrier to addressing this underserved need. City staff anticipates identifying other resources to assist with non-profit planning and capacity needs to formulate a viable plan.

AP-38 Project Summary
Project Summary Information

1	Project Name	Home Rehab & Energy Efficiency Program
	Target Area	Citywide
	Goals Supported	Home Rehab & Energy Efficiency Program
	Needs Addressed	Preservation of existing homes
	Funding	CDBG: \$61,543 HOME: \$25,000
	Description	Comprehensive rehabilitation of owner-occupied homes.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	3 low to moderate income homeowners ranging from elderly and disabled, single and married with children.
	Location Description	Citywide
	Planned Activities	Roof repair and replacement, lead hazard mitigation, HVAC, plumbing, electrical and HVAC
2	Project Name	Homeownership Assistance
	Target Area	Citywide
	Goals Supported	Homeownership Assistance
	Needs Addressed	Increased homeownership opportunities
	Funding	HOME: \$123,193
	Description	Direct homebuyer assistance
	Target Date	9/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	15 low to moderate income households moving from renting to homeownership. Estimated to include single member households, married households, and households with children and elderly persons.
	Location Description	Citywide
	Planned Activities	Direct Homebuyer Assistance
3	Project Name	Housing Counseling and Education
	Target Area	Citywide
	Goals Supported	Housing Counseling and Education
	Needs Addressed	Housing Counseling and Education
	Funding	CDBG: \$3,000

	Description	Housing Counseling for LMI homebuyers
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	38 LMI households of all types.
	Location Description	Citywide
	Planned Activities	Housing Counseling and education for LMI homebuyers
4	Project Name	New Home Construction CHDO and HOA ND
	Target Area	Citywide
	Goals Supported	New Home Construction
	Needs Addressed	New Owner-Occupied Housing Construction
	Funding	HOME: \$456,976
	Description	New home construction thorough annual CHDO funds and HOA ND funding
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	1 low/mod income household to occupie a new single family housing unit.
	Location Description	Citywide near central city Columbua
	Planned Activities	Construction of Affordable housing.
5	Project Name	Ramp and Home Accessibility Modifications
	Target Area	Citywide
	Goals Supported	Ramp and Home Accessibility Modifications
	Needs Addressed	Accessibility Improvements to Existing Homes
	Funding	CDBG: \$95,000
	Description	Ramp and accessibility modifications for low incom elderly and disabled households.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	35 very low income households including seniors and people with disabilities.
	Location Description	Citywide

	Planned Activities	Ramp accessibility modifications including bathrooms, entry ways, fixtures and other accessibility needs.
6	Project Name	Vocational Training
	Target Area	Citywide
	Goals Supported	Vocational Training
	Needs Addressed	Vocational Training
	Funding	CDBG: \$150,000
	Description	Vocation a training for low income minority youth
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	18 individuals at low/moderate income
	Location Description	Program is open citywide but will take place at 400 Wilkes Blvd, just North of downtown.
	Planned Activities	Vocational Training
7	Project Name	Small Business Development & Technical Assistance
	Target Area	Citywide
	Goals Supported	Small Business Development & Technical Assistance
	Needs Addressed	Small Business Development & Technical Assistance
	Funding	CDBG: \$55,000
	Description	Technical assistance to small businiess start ups and expansions.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	15 low/moderate income business.
	Location Description	Citywide
	Planned Activities	Technical assistance for small businesses.
8	Project Name	Acquisition and Demolition Program
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Acquisition & Demolition Program
	Needs Addressed	Acquisition and Disposition of Vacant Properties
	Funding	CDBG: \$50,000

	Description	Acquisition and demolition of vacant dilapidated homes.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	2 dilapidated structures in low/moderate income areas of the central city
	Location Description	Neighborhood Response Teams area within the central city.
	Planned Activities	Acquisition and demolition, clearance, title clearance.
9	Project Name	Code Enforcement
	Target Area	NEIGHBORHOOD RESPONSE TEAM AREA
	Goals Supported	Code Enforcement
	Needs Addressed	Exterior Code Compliance Enforcement
	Funding	CDBG: \$20,000
	Description	Code enforcement of substandard properties.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	65 Households in the Neighborhood Response team area
	Location Description	Neighborhood Response Team Area
	Planned Activities	Code enforcement of substandard housing
10	Project Name	Public Facilities and Improvements
	Target Area	Citywide
	Goals Supported	Public Facilities and Improvements
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$397,000
	Description	Acquisition, renovation and expansion of public facilities and improvements. CHA, CMCA, CCUA, VAC, Grade A Plus, Kidz I.N.K. (Investing N Knowledge)
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Renovations to child care facilities, food production facilities and the building of a homeless shelter, with an estimated 166 persons assisted.
	Location Description	Citywide

	Planned Activities	Renovation of public facilities.
11	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	CDBG Administration and Planning
	Needs Addressed	Preservation of existing homes Housing Counseling and Education Vocational Training Acquisition and Disposition of Vacant Properties Exterior Code Compliance Enforcement Public Facilities and Improvements
	Funding	CDBG: \$100,000
	Description	Administration of CDBG grant funds and programs.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Administration of grant funds
12	Project Name	CDBG Planning
	Target Area	Citywide
	Goals Supported	CDBG Administration and Planning
	Needs Addressed	Housing Counseling and Education Vocational Training Small Business Development & Technical Assistance Acquisition and Disposition of Vacant Properties Exterior Code Compliance Enforcement Public Facilities and Improvements
	Funding	CDBG: \$82,534
	Description	Formulating plans, reports, public engagement and other planning activities.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	citywide.
	Planned Activities	Administration of Grant Funds.
13	Project Name	Home Administration
	Target Area	Citywide
	Goals Supported	HOME Administration
	Needs Addressed	Increased homeownership opportunities New Owner-Occupied Housing Construction
	Funding	HOME: \$63,092
	Description	Administration of grant funds and HOME funded projects.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Citywide
	Planned Activities	Administration of Grant Funds.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Most programs are allowed City wide, however they follow where the need is located. A few key programs and activities fall within the CDBG eligible area and NRT areas. Housing programs that are available city-wide and vocational training activities will have a number of beneficiaries in the CDBG eligible areas.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Eligible Area	31
NEIGHBORHOOD RESPONSE TEAM AREA	69
Citywide	25

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The city is dedicated to making all of its neighborhoods strong, yet some lag in physical condition and are over-represented by low-income and minority households. Code enforcement activities and acquisition demolition program activities will take place within the Neighborhood Response Team Area. This is an area in need of additional code enforcement activities, as well as removal of vacant and dilapidated homes for new home affordable home development. The CDBG-eligible area will received a direct investment for improvements at the Blind Boone Community Center, CMCA early childhood learning center, Columbia Agriculture Park, and CMCA affordable home construction. The remainder of funds is targeted City-wide, however a significant level of investment will overlap within both the NRT Area and the CDBG eligible area.

Discussion

The City will continue to plan and evaluate the best strategies to serve geographic needs. Analysis of 2020 census data will be key in mapping needs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	64
Special-Needs	40
Total	204

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	6
Rehab of Existing Units	43
Acquisition of Existing Units	15
Total	114

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City has increased households served for rent assistance due to the COVID-19 Pandemic and will continue with a similar pattern of production in new units and rehabilitating existing units.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Columbia will continue to partner with the Columbia Public Housing Authority to foster the development of additional affordable housing and homeownership opportunities for existing CHA residents.

Actions planned during the next year to address the needs to public housing

The Housing Authority of Columbia (CHA) does not receive HOME funds for Tenant-Based Rental Assistance Program in the FY 2022 program year. These funds, which helps CHA transition housing insecure households from being at risk of homelessness to the Housing Choice Voucher Program or other CHA Housing Programs, are a priority for distribution of HOME funds in the City's adopted policy resolution. In FY 2021 the CHA received a substantial award of emergency shelter vouchers through the American Rescue Plan, however, and did not apply for TBRA through the city process.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Resident Advisory Board (RAB) that is composed of assisted housing residents from all CHA affordable housing properties as well as participants in the CHA's Section 8 Housing Choice Voucher Program.

All meetings of the CHA Board of Commissioners are open to the public and all assisted housing residents are encouraged to attend the meetings. Meeting notices are posted at all CHA affordable housing sites as well as to the CHA's web site. Anyone can request to receive an email notification when CHA agenda packets are posted to the CHA web site. Full agenda packets are also available for review at the CHA's Administration Building at 201 Switzler Street and at the J.W. "Blind" Boone Community Center at 301 North Providence Road.

The CHA sponsors the free Money Smart program that is available to all CHA assisted housing residents. Money Smart is a ten week program that covers all aspects of home ownership and home budgeting. Graduation from the Money Smart program qualifies participants for the City of Columbia's first time homeownership down payment assistance program.

The CHA also offers a Family Self-Sufficiency Program to all assisted housing residents that allows them to set goals for homeownership and escrow funds during the process that can be used for down payment assistance. The CHA also offers the Section 8 Homeownership Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

CHA is not designated as troubled and is in fact a high-performing PHA.

Discussion

CHA will continue to be a strong partner with the City of Columbia. The City has awarded CHA \$2 million in HOME-ARP funds to support the construction of Kinney Point, a 24-unit affordable townhomes project in central Columbia; and it has awarded the CHA a proposal to prepare a plan for a future 24-hour homeless services center, a facility and process that is contemplated in the 2020-2024 Consolidated Plan.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Human Services Division staff will continue to coordinate homeless services through local social service organizations serving homeless populations, as well as the Basic Needs Coalition.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Housing Programs Division and Human Services Division staff will also be supporting local planning efforts in examining the feasibility of forming a 24-hour resource center for homeless persons.

Human Services Division staff will continue to coordinate homeless services through local social service organizations serving homeless populations, as well as the Basic Needs Coalition. The Basic Needs Coalition conducts point in time counts and coordinates project homeless connect. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless populations in Columbia.

The City of Columbia coordinates, supports, and participates in the Columbia Homeless Outreach Team, which provides street outreach to unsheltered individuals. The street outreach team is comprised of staff from the Columbia Police department, the Harry S. Truman VA Hospital, and behavioral healthcare providers Phoenix Programs (funded by the City of Columbia) and New Horizons. The City of Columbia coordinates the annual point in time count of persons experiencing homelessness and is a key partner in our community's bi-annual Project Homeless Connect events.

Through the coordinated entry process, our community tracks the exact number, name, and risk levels of all sheltered and unsheltered persons experiencing homelessness. Multiple coordinated entry access points have been established in the community. In some cases, serving as an access point is a requirement of City of Columbia social services contracts with community-based providers. The VI-SPDAT is used to determine individual risk and needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia continues to strategically purchase social services to address homelessness, including: emergency shelter, mental health services, and housing case management. The City of Columbia has also coordinated with the faith community to develop and sustain the Turning Point homeless day center and the Room at the Inn winter emergency shelter, both of which are funded by

the City of Columbia. In addition, the City of Columbia coordinates a network of warming/cooling centers throughout the community. The City also operates an overnight warming center program in cases of extreme cold weather. The overnight warming center is located in a City facility and is staffed by Columbia Police Department officers and homeless street outreach providers contracted by the City.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Columbia provides and purchases a variety of services to prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing.

Boone County has implemented the use of a brief mental health screener at jail intake, increasing our understanding of mental health needs at the individual and populations levels. The City of Columbia and Burrell Behavioral Health have collaborated to create a Community Mental Health Liaison position dedicated to Boone County, to be housed in the Columbia Police Department.

In response to the COVID-19 pandemic, over \$450,000 in local pandemic relief funds were allocated for homeless prevention and rapid re-housing assistance. The HPD also allocated \$270,000 in CDBG-CV funds for emergency rent assistance to households economically impacted by the COVID-19 Pandemic in 2020 and provided another \$220,000 in CDBG-CV Round 3 in FY 2021.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Functional Zero Task Force, comprised of City of Columbia staff and multiple human services, healthcare, and housing providers, convenes every two weeks to case conference people experiencing homelessness into permanent housing, prioritizing those of highest risk first.

The City of Columbia provides and purchases a variety of services to shorten, end, and prevent

homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing. The Housing Programs Division also allocated \$270,000 in CDBG-CV funds for emergency rent assistance to households economically impacted by the COVID-19 Pandemic in 2020 and will be providing another \$130,000 in CDBG-CV Round 3 in FY 2021.

The City Municipal Court operates a community support docket to divert persons experiencing homelessness and veterans from the justice system by linking these persons with healthcare, human services, and housing.

In response to the COVID-19 pandemic, over \$150,000 in local pandemic relief funds were allocated for homeless prevention and rapid re-housing assistance.

Discussion

The City of Columbia provides and purchases a variety of services to shorten, end, and prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

City staff has continued with implementing findings and actions of the Fair Housing Task Force Analysis of Impediments to Fair Housing Choice (AI) in FY 2020.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Fair Housing Task Force (FHTF) completed its work with HPD staff in 2019 in assisting the City complete its Analysis of Impediments to Fair Housing Choice. Findings of the FHTF included recommending the City adopt a formal definition of affordable housing and households served, implement a housing trust fund, identify ways to support non-profit and for-profit developers in the siting of affordable housing, further collaboration with the Columbia Board of Realtors, the Chamber of Commerce, Columbia Public Schools and the County of Boone, and the procurement of a firm to assist in identifying additional policies and incentives to foster the development of more affordable housing. City staff has continued with implementing findings and actions of the Fair Housing Task Force Analysis of Impediments to Fair Housing Choice (AI) in FY 2020.

City staff also coordinated organizing the Housing Summit in February of 2020. This event featured an evening event on “missing middle housing” and work session with local developers, builders, community leaders and affordable housing providers on barriers to affordable housing. The event was attended by over 300 persons. Much of the feedback and input from the event has helped continue interest and discussion on specific actions to reduce barriers to affordable housing. Staff anticipates potential project proposals that may reflect design features similar to concepts discussed at the Housing Summit.

From January 1, 2020 through May 2020, HPD staff also worked with a student Capstone Project group from the University of Missouri-Columbia to review affordable housing efforts in Columbia in comparison to 15 other mid-sized college towns with similarities to Columbia. The students did an inventory of affordable housing policies, programs and support entities to foster the development of additional affordable housing. The report found that the City of Columbia was in the upper quartile of affordable housing efforts in comparison to other similarly sized communities. Specific areas where Columbia was a leader included its permit fee waiver ordinance, the Columbia Community Land Trust and its tenant-based rental assistance program.

Discussion:

Housing Programs Division staff will be assisting planning staff with including input and information obtained through the HPD efforts to help inform the update to the City’s comprehensive plan. Staff

anticipates utilizing the Comprehensive Plan update to incorporate additional policies to remove or lessen barriers to affordable housing; and establish standards for smaller and less costly housing units.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Columbia recently approved an additional \$1.3 million in local general revenue to help support additional affordable housing, community development and social services activities.

Actions planned to address obstacles to meeting underserved needs

City Housing Programs Division staff will continue to support local community members working to implement a 24 hour homeless facility with supportive services.

Actions planned to foster and maintain affordable housing

The FY 2022 Annual Action Plan includes continued funding support for the construction of new affordable housing, as well as continued support for the Home Rehabilitation Program and home repair and modifications programs for persons with disabilities.

Actions planned to reduce lead-based paint hazards

The City plans to continue its compliance with lead-based paint hazard reduction mandates. The City will use a contractor, Glynite Construction, for lead hazard evaluation activities, although administrative staff is also trained in lead paint procedures. Rehabilitation procedures are designed to comply with HUD regulations for the reduction of lead-based paint hazards. These procedures apply to all housing built before January 1, 1978 which is assisted with CDBG or HOME funds, including homebuyer assistance and the owner-occupied housing rehabilitation program.

For homeownership programs, property is inspected by a licensed lead-based paint inspector employed by the City for evidence of deteriorated paint conditions; if deteriorated paint is found, a lead hazard evaluation is completed. All lead hazard evaluations are performed by a State-licensed Risk Assessor and include testing of painted surfaces that are deteriorated or will be disturbed during repair work and taking appropriate dust wipe samples. Hazard control procedures include abatement and interim controls, as is deemed appropriate for the situation, followed by work that is completed using safe work practices and required clean-up techniques. Procedures also include relocation of households with small children and relocation of other households when interior hazard control activities occur and living outside containment areas is not possible. The City is working with sub-recipients conducting home repair programs to ensure compliance with lead paint requirements.

Actions planned to reduce the number of poverty-level families

The City of Columbia plans to continue to support Job Point's vocational training programs to assist in reducing the number of poverty level families in Columbia. The goal of the training is to obtain

employment or increased employment in areas of high demand, resulting in higher household incomes. CMCA's Women's Business Center is providing technical assistance to small, women-owned start-up businesses in FY 2022. The City of Columbia will also continue operating its Homeownership Assistance Program in 2022 to assist in serving as a mechanism for lower income working households to gain access to the benefits of homeownership, which includes building household equity and wealth.

Actions planned to develop institutional structure

The Housing Programs staff is currently located at a storefront location on 500 E. Walnut. This location allows for greater visibility and accessibility of the City's HUD funded programs, as well as greater collaboration between dedicated staff members and local community partners.

Housing Programs Division staff also anticipates purchasing contractual services in FY 2022 to assist with implementing CDBG-CV and HOME-ARP funding and other potential funding sources allocated for recovery. The previous institutional changes and upgrading of staff helped create the capacity to take on this additional workload.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Columbia in FY 2021 approved an additional \$1.5 million in local general revenue to help support additional affordable housing, community development, and social services activities.

On the initiative of the city Department of Public Health and Human Services, staff of the Housing Programs Division participated in discussion of the Boone Indicators Group (BIG), a city-county collaboration of local social services funding processes.

Discussion:

These additional actions will assist the City further affordable housing and community development efforts in FY 2022.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Projects planned with CDBG and HOME funds for FY 2022 are identified in the Projects Table. The City of Columbia expends program income before HUD funds on each quarterly draw request.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not plan any additional investment beyond eligible uses of HOME funds identified in 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Columbia will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. The affordability period is 10 years. During this period the homeowner must reside in the home as a primary residence. If the property is rented or sold within the 10 year period, the assistance shall be repaid on a prorated basis that includes the balance of any unforgiven amount.

The recapture provisions are as seen below:

The buyer, as a condition of accepting homeownership assistance funds, agrees to comply with the following provisions:

- A. That homeownership assistance funds will only be used by a new homeowner for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures, not to exceed \$500, as required. The Assistance shall be up to \$10,000. Applicants with more than \$15,000 of identifiable resources are ineligible.
- B. That the property to be purchased shall be an existing single family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.
- C. The buyer must meet the front end (housing cost (PITI) to gross income) and back end (total debt to gross income) ratios established for the program (35% and 45% respectively). Ratios will be determined by lender underwriting criteria and definition of income. The buyer(s) must have an average combined credit score within 20 points of the current minimum Fannie Mae and Freddie Mac credit requirements, or demonstrate they have completed City approved financial education course such as "Moneysmart".
- D. That the buyer qualifies as a "low income family" and meets the current HUD income limits.
- E. That the property to be purchased shall continue to be owned by borrower and shall continuously be the principal residence of buyer for the following ten (10) years from closing subject to the following:
 - a. In the event owner sells or transfers the property or it is transferred by death of owner during the ten (10) year period of affordability, the amount of forgiveness of the loan shall be prorated and owner shall repay that portion to City that remains of the ten (10) year period.
 - b. In the event owner abandons or leases the property or ceases to occupy it as his or her principal residence during the ten (10) year period of affordability, there shall be no prorated credit and the entire amount of the loan shall be due and payable in full.

F. Closing must occur on or before _____, 2022 (60 calendar days from date of this agreement). After that date, this loan commitment is no longer in force and the funds shall be released from this Agreement. Applicant would need to reapply and requalify if he/she chooses to proceed beyond this termination date.

G. That the buyer will sign a Promissory Note and Deed of Trust for the full amount of CDBG and HOME assistance provided toward the purchase of said property, and the Deed of Trust will be recorded with the Boone County Recorder's Office, Columbia, Missouri.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Columbia's HOA (Home Ownership Assistance Program) uses HOME funds with recapture provisions, the City requires specific recapture formula provisions that also include market analysis and appraisal at each recapture. These provisions are required to be legally secured to the property by Deed of Trust and Promissory Note. Assistance is ten percent of the purchase price or \$10,000, whichever is less. An additional grant of \$500 is also available to offset costs for lead hazard reduction if needed. The property must be an existing single family dwelling within the City of Columbia City limits. The buyer must reside in the home as their primary residence for a minimum affordability period of ten years. If the property is sold within the initial ten year period, the assistance shall be repaid on a prorated basis that includes the balance of any unforgiven amount. If an owner abandons or leases the property or ceases to occupy it as the principal residence, the entire amount of the loan shall be due and payable in full.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to utilize HOME funds to refinance existing debt secured by multi-family housing rehabilitated with HOME funds. The City will subordinate HOME and CDBG loans as requested by property owners refinancing debt. The City includes subordination requirements in its CDBG and HOME Administrative Guidelines.

The City will utilize HOME funds in a manner consistent with the 2020-2024 Consolidated Plan.

